KEY PERFORMANCE INDICATORS

Sustained momentum, strong fundamentals

Axis Bank delivered steady growth in fiscal 2025, with a five-year market share gain of 5.5% in deposits and 5.7% in advances. A 46% return on domestic subsidiaries, robust provision buffers, and 1.15% standard asset coverage ratio reflect our consistent performance and sharp execution.

Balance Sheet

Capital & Reserves and Su	rplus (₹ in crores)	Total Assets	(₹ in crores)
♦ 19%		◇ 9% ◇ 13%	
FY 2024-25	178,617	FY 2024-25	1,609,930
FY 2023-24	150,235	FY 2023-24	1,477,209
FY 2022-23	124,993	FY 2022-23	1,317,326
FY 2021-22	115,025	FY 2021-22	1,175,429
FY 2020-21	101,603	FY 2020-21	986,798
Total Advances	(₹ in crores)	Total Deposits	(₹ in crores)
⊗ 8%		▲ 10%	
FY 2024-25	1,040,811	FY 2024-25	1,172,952
FY 2023-24	965,068	FY 2023-24	1,068,641
FY 2022-23	845,303	FY 2022-23	946,945
FY 2021-22	707,947	FY 2021-22	821,721
FY 2020-21	614,399	FY 2020-21	697,985
Current Account and Savin	-		
Account (CASA)	(₹ in crores)	Book Value Per Share	(₹)
◇ 4% ◇ 11%		♦ 18%	
FY 2024-25	478,188	FY 2024-25	577
FY 2023-24	459,401	FY 2023-24	487
FY 2022-23	446,536	FY 2022-23	406
FY 2021-22	370,006	FY 2021-22	375
FY 2020-21	317,749	FY 2020-21	332

Profit and Loss





Net Interest Income (NII) Net Interest Margin (NIM)

(%)

=

♦ 10%

Operating Revenue

▲18%

FY 2024-25	79,605
FY 2023-24	72,336
FY 2022-23	59,089
FY 2021-22	48,353
FY 2020-21	41,503

(₹ in crores)

(₹)

(₹ in crores)

▲ 13%

FY 2024-25	42,105
FY 2023-24	37,123
FY 2022-23	32,048*
FY 2021-22	24,742
FY 2020-21	23,128

Earnings Per Share (Basic)

◇ 6%	♦ 40%	
FY 2024-25		85.28
FY 2023-24		80.67
FY 2022-23		71.37
FY 2021-22		42.48
FY 2020-21		22.15
∧ y−o−y growth	🔨 4 year CAGR	

*Excluding exceptional items

Above are standalone figures as on/for year ended March 31, 2025 unless otherwise mentioned

3.98 54,348 FY 2023-24 4.07 FY 2022-23 4.02 FY 2022-23 3.47 FY 2021-22 3.53 FY 2020-21 3.53

▲ 17%

Net Profit

9%

(₹ in crores)

⊘6% **⊘**41%

FY 2024-25	26,373
FY 2023-24	24,861
FY 2022-23	21,933*
FY 2021-22	13,025
FY 2020-21	6,589

Key Ratios

Return on Equity (ROE) (%) FY 2024-25 16.52 FY 2023-24 18.86 FY 2022-23 18.38* FY 2021-22 12.91 FY 2020-21 7.55

Capital Adequacy Ratio

FY 2024-25	17.07
FY 2023-24	16.63
FY 2022-23	17.64
FY 2021-22	18.54
FY 2020-21	19.12

Cost to Asset Ratio

FY 2024-25	2.46
FY 2023-24	2.55
FY 2022-23	2.25
FY 2021-22	2.17
FY 2020-21	1.96



Return on Assets (ROA) (%) FY 2024-25 1.74 FY 2023-24 1.83 FY 2022-23 1.82* FY 2021-22 1.21 FY 2020-21 0.70 Tier 1 Capital (%)



Provision Coverage Ratio (%) FY 2024-25 75 FY 2023-24 79 FY 2022-23 81 FY 2021-22 75 FY 2020-21 72 Net NPA (%) FY 2024-25 0.33 FY 2023-24 0.31



Highlights of Subsidiaries^

11%

in PAT of domestic subsidiaries PAT

11% in Axis Finance 45% in Axis Securities **Broking Revenue**

(%)

(%)

33% in Axis Capital Revenue from operations

9% 🕜 in Axis AMC Equity QAAUM

*Excluding exceptional items ^y-o-y growth



=

People



Community

42%

CSR Spend*	(₹ in crores)	Lives Impacted [#]	(No. in million)
FY 2024-25	427	FY 2024-25	2.05
FY 2023-24	269	FY 2023-24	1.70
FY 2022-23	202	FY 2022-23	1.30

*Includes amount transferred to Unspent CSR accounts to be utilised in ongoing programs in subsequent years

[#]Cumulatively under the Sustainable Livelihoods Program

Above are standalone figures as on/for year ended March 31, 2025 unless otherwise mentioned ^Out of total women in workforce

41–50 years
 50 years & above